

# Exhibit 6

03-04

***Westport Insurance Corporation***

5200 Metcalf  
 Overland Park, KS 66201  
 A Stock Insurance Company  
 (Domiciled in Jefferson City, Missouri)

**BUSINESS OWNERS POLICY  
DECLARATIONS**

Policy No : DCB 10028

Producer: THE WHITMORE GROUP GROUP LTD

Renewal of: NEW

Item 1: Named Insured &amp; Address:

ENGLISH BROTHERS FUNERAL HOME  
 2201 AVENUE Z  
 BROOKLYN NY 11235

✓

Item 2: Form of business

CORPORATION

Item 3: Business Description:

FUNERAL HOME

Item 4: Policy Period: from 08/01/03 to 08/01/04 at 12:01 A.M.\* standard time at the address  
 (Inception date) (Expiration date) of the insured stated above.

\*Exceptions 12:00 noon in Maine, Michigan and  
 North Carolina

Item 5: Coverage Forms that form a part of this policy:

This policy consists of the following Coverage Forms. The premium shown below may be subject to adjustment.

<u>Coverage Forms/Policies</u>	<u>Premium</u>
BOP	\$500.00
NY FIRE FEE	\$ 3.13

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Item 6: Forms Applicable To All Coverage Forms:

Item 7: Audit Period:

Countersigned 08/26/03 by \_\_\_\_\_  
 Date \_\_\_\_\_ Authorized Representative \_\_\_\_\_

IN WITNESS WHEREOF, the Westport Insurance Corporation has caused this policy to be signed by its President and Secretary, but the same shall not be binding except in conjunction with a completed policy Declarations issued to the named insured to form a part of this policy



President



Secretary

BUSINESS OWNERS  
BP 08 02 01 97

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## FUNERAL DIRECTORS PROFESSIONAL LIABILITY

This endorsement modifies insurance provided under the following:

### BUSINESS OWNERS POLICY

The Businessowners Liability Coverage Form is amended as follows:

A. Paragraph A. Coverages also applies to "bodily injury", "property damage", "personal injury", "advertising injury" or other injury arising out of the rendering of or failure to render professional services in connection with the insured's business as a funeral director.

B. Paragraph B. Exclusions is amended as follows:

1. Paragraph 1.b. is replaced by the following:

This insurance does not apply to:

b. "Bodily injury", "property damage", "personal injury", "advertising injury" or other injury for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

2. Paragraph 1.j. does not apply.

3. Paragraph 1.k.(4) does not apply to "property damage" to dead bodies, any casket, urn or other container for a dead body or its cremated remains or the personal effects of a deceased person while in the care, custody or control of the insured, unless such "property damage" is caused by theft or hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

4. The following is added to Exclusions:

This insurance does not apply to:

"Bodily injury", "property damage", "personal injury", "advertising injury", or other injury arising out of a criminal act including but not limited to fraud committed by the insured or any person for whom the insured is legally responsible.

C. Paragraph 2.a.(1)(d) under Paragraph C. Who Is An Insured is replaced by the following:

However, no "employee" is an insured for:

(1) "Bodily injury", "property damage", "personal injury", "advertising injury" or other injury:

(d) Arising out of his or her providing or failing to provide professional services. However, your "employees" are insured with respect to their providing or failing to provide professional services in connection with your business.

D. Paragraph D.2. of Liability And Medical Expenses Limits Of Insurance is replaced by the following:

2. The most we will pay for the sum of all damages because of all:

- "Bodily injury", "property damage" and medical expenses arising out of any one "occurrence";
- "Personal injury" and "advertising injury" sustained by any one person or organization; and
- Other injury arising out of any one "occurrence";

*\$1M.*  
is the Liability and Medical Expenses limit shown in the Declarations. But the most we will pay for all medical expenses because of "bodily injury" sustained by any one person is the Medical Expenses limit shown in the Declarations

E. For the coverage provided by this endorsement, the definition of "occurrence" in Paragraph F. Liability And Medical Expenses Definitions is amended to include any act or omission arising out of the rendering of or failure to render professional services as a funeral director.